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TRIPURA GAZETTE

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PART--I-- Orders and Notifications by the Government of Tripura, The High Court, Government Treasury etc.

GOVERNMENT OF TRIPURA
DEPARTMENT OF INDUSTRIES & COMMERCE
AGARTALA, TRIPURA (W)

F.No.III-2(18)/DI/MSME/2024-Part(22)/21787-799 **Dated, 31-12-2025.**

NOTIFICATION

The Government of Tripura is pleased to notify the **Tripura RAMP Partial Reimbursement of Loan Incentive Scheme, 2025** which will come into force from the date of the issue of this notification till the expiry of the Raising and Accelerating MSME performance (RAMP) scheme. Copy of the scheme is annexed herewith.

(BY ORDER AND IN THE NAME OF THE GOVERNOR OF TRIPURA)

Digitally signed by
Kiran Kumar Dinkrrao Gitte
Date: 30-12-2025 15:41:25

(Kiran Gitte)
Secretary of the
Government of Tripura

Tripura RAMP Partial Reimbursement of Loan Incentive Scheme, 2025

1.Scheme Title: This scheme will be called **Tripura RAMP Partial Reimbursement of Loan Incentive Scheme, 2025.**

2.Brief about the scheme: The Ministry of Micro, Small and Medium Enterprises, Government of India has introduced a Central Sector Scheme named "Raising and Accelerating MSME Performance (RAMP), which is supported by the World Bank. This initiative is designed to bolster the overall Covid Resilience and Recovery effort of Micro, Small and Medium Enterprises (MSMEs) of India. In the State of Tripura, the Directorate of Industries and Commerce serves as an implementation agency, aiming to improve the performance of MSMEs under the scheme.

Under the RAMP (Raising and Accelerating MSME Performance) programme, as approved by the Screening and Project Implementation Committee (SPIC) of the Ministry of MSME, Government of India, specific benefits have been earmarked for MSMEs in Tripura under the component titled *"Access to Finance."*

One of the approved sub-components under *Access to Finance* is partial reimbursement of interest paid on **loan to the MSME units**. This support is aimed at enhancing the financial competitiveness of MSMEs by reducing the loan burden.

In order to operationalize this benefit, the **Tripura RAMP Partial Reimbursement of Loan Incentive Scheme, 2025** has been formulated.

3.**Definitions:**

i) *"Micro,Small and Medium Enterprise"* means any manufacturing,service and business activity project in Micro,Small and Medium Enterprise sector (including co-operatives and self –help Groups) having an Acknowledgement of Udyam Registration filed on e-portal of the Ministry of Micro,Small and Medium Enterprise,Government of India.
ii) *"SIPEC"* means Strategic Investment Plan Evaluation Committee of Ministry of Micro, Small and Medium Enterprise, Government of India.
iii) Claim Period means from the start date to the end date of the claim for which the beneficiary/MSME unit submits claim application.
iv) TBM means Tripura Bamboo Mission
v) DIC means District Industries Centre
vi) KVIC means Khadi and Village Industries Commission
vii) TKVIB means Tripura Khadi and Village Industries Board

4.

a) Eligibility:-

i) All MSME units who have set up their units with the financial assistance under Government sponsored scheme being implemented by TBM,DIC,KVIC and TKVIB; and whose loans are sanctioned on or after April 2023 will be eligible for this scheme.
ii) MSME units not covered under mentioned point 4(a)(i) shall not be eligible under this scheme.
iii) The loan account of the MSME unit/beneficiary should be standard and functional.
iv) The MSME unit will be eligible to claim subsidy only once under this scheme. Multiple claims from a MSME unit/beneficiary shall not be entertained.

b) Quantum of incentive:

i) All eligible MSME units/beneficiaries will be entitled to receive a reimbursement of interest paid on loan to banks at a rate of 5% of loan availed with a maximum of Rs15000/- per MSME unit/beneficiary.
ii) This incentive will be additional subsidy or incentive of the MSME unit/beneficiary. **It has no relation with** the subsidy provided by the concerned department under that scheme.

c) Applicability: This incentive is applicable to the MSME unit/ beneficiary whose loan sanctioned on or after April 1, 2023 to till the availability of fund outlay or expiry of RAMP scheme whichever is earlier.

d) Fund outlay: Total fund outlay earmarked by SIPEC, Ministry of MSME, Government of India under this scheme is Rs5.4 Crores

e) MSMEs unit to be covered: Total number of MSMEs unit to be covered under this scheme is **3600.**The number may be increased subject to the availability of fund.

g) Submission and time line of claim application:

i) MSME units shall have to submit their claim application in prescribed format physically in Proforma I to their respective District Industries Centre (DIC) within six months from the end of claim period with all relevant documents as mentioned therein in Proforma I
ii) Claim application has to submit yearly.
iii) The last date of submission of claim application for the loan sanctioned during the year 2023-25 is 31st January 2026.

iv) To avail the benefits under this scheme, all beneficiaries have to submit their claim applications within the specific timelines as mentioned in this scheme guideline

5.Power to amend and repeal any or all provisions:

Notwithstanding anything contained in any of the provisions of the Tripura RAMP Partial Reimbursement of Loan Incentive 2025,the State Government may at any time:

a) Make any amendment to this scheme or repeal it, but the commitments already made for an eligible MSME unit shall not be affected by any such amendment or repeal.
b) Issue instructions and guidelines to facilitate implementation, to remove anomalies and to clarify the interpretations of the provisions of this scheme.

6.**Processing and approval of claim application:**

a) Every application shall be scrutinized by concerned DIC as per the First-In-First-Out principle.
b) On receiving the application from the MSME unit/beneficiary respective DIC shall scrutinize the application within fifteen days from the date of receipt.
c) If it is in order, concerned GM, DIC shall determine the eligible amount and recommend it to the Directorate within one month from the date of receipt of claim application.
d) On receiving application from the DICs, Directorate of Industries and Commerce shall further scrutinize all applications and place them before the Directorate Level Committee for the approval.
e) The composition of Directorate Level Committee shall be as follows:

i	Director, Industries and Commerce	Chairman
ii.	Additional Director, Industries and Commerce (MSME section)	Member
iii	Joint Transport Commissioner, Transport Department	Member
iv	DFO,MSME, Government of India, Tripura	Member
v	Manager, SLBC	Member
vi	Officer in Charge, MSME Section, Directorate of Industries and Commerce	Member Secretary

f) After the approval of application by the Directorate Level Committee, the incentive of the beneficiary/MSME unit will be released to their financing branch from the RAMP Scheme Fund.

Proforma I

Application Form for claiming Tripura RAMP Partial Reimbursement of Loan Incentive Scheme 2025

1.	**Brief Particulars of the Beneficiary**	
1.1	Name of the MSME unit	
1.2	Name of the owner/beneficiary of the unit	
1.3	Address of the MSME unit	
1.4	Constitution of the unit (Sole Proprietorship/ Co-operative Society, etc.)	
1.5	Type of unit (Product Manufactured/Service Provided/Business etc.)	
1.6	Date/ Month/Year of starting commercial production/service/business	
1.7	Udyam Registration No with date	
2.	**Particulars of the Loan**	
2.1	Year of loan sponsored by agency	
2.2	Name of the scheme	
2.3	Name of the Bank(s)/ Financial Institution(s), from which Loan has been availed.	
2.4	Amount of Loan Sanctioned	
2.5	Rate of Interest charged on Loan	
2.6	Amount of Loan Disbursed	
3.	**Particulars of the Claim for Reimbursement**	
3.1	Period for which Reimbursement Claimed	
3.2	Total Interest Paid for the period	
3.3	Rate of Interest charged at which paid	
3.4	5% of the actual amount of loan availed during the reference period considering the overall ceiling of Rs15000/- per beneficiary (Amount of interest paid) = ---------- x 5% (Rate of interest)	
4	**Net amount of Interest Incentive claimed**	
5	**Bank details for disbursement of Incentive**	
5.1	Name of the bank	
5.2	Name of the branch with IFSC	
5.3	Account No.	
6	**List of Documents/ Certificates required to be submitted** a) Udyam Registration certificate b) Copy of Loan Sanction Letter c) Certificate from the Bank/ Financial Institution regarding payment of Interest, in **Annexure-I** along with monthly payment statement d) Photocopy of passbook of the beneficiary	 Enclosed/ Not Enclosed Enclosed/ Not Enclosed Enclosed/ Not Enclosed Enclosed/ Not Enclosed

1/ We declare that the above information/ particulars are true and correct to the best of my/our knowledge.

Dated: _____

Place: _____ Signature of the owner/beneficiary

Annexure-I

Certificate from Bank/ Financial Institution

Certified that Sri/Smt _____

S/o,D/o,W/o_____ Vill/Land_____

P.O_____P.S_____

Dist_____ has been sanctioned a Loan by our Bank/

Financial Institution for setting up of a_____

under the .....scheme sponsored by .....

Brief particulars of the Unit and their Loan Account are as under:

1	Total Project Cost	
2	Details of Loan sanctioned: a) Date of Sanction b) Amount Sanctioned c) Amount of Loan disbursed	
3	Period for which Reimbursement Claimed	
4	Total Interest Paid for the period	
5	Rate of Interest charged at which paid	
6	5% of the actual amount of loan availed during the reference period considering the overall ceiling of Rs15000/- per MSME unit/beneficiary (Amount of interest paid) = ---------- x 5% (Rate of interest)	
7	Eligible amount of Incentive	
8	Whether loan account is standard and functional	Yes/ No

Certified that the above information is correct to the best of my knowledge and belief.

Signature of Authorized Official of Bank/ Financial Institution with seal